

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	)	Case No. 18-10544-JAD
Matthew H. Wright	)	Chapter 13
Susan T. Wright	)	Related to
Debtor(s)	)	Doc # <u>67</u>
Ronda J. Winnecour, Chapter 13 Trustee	)	
Movant(s)	)	
vs.	)	
Matthew H. Wright	)	
Susan T. Wright	)	
Respondent(s)	)	

**DEFAULT O/E JAD**

**ORDER**

AND NOW, this 28th day of June, **2023**, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED, ADJUDGED and DECREED**:

☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.

☒ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, the Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.
- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$\_\_\_\_\_ portion of the original filing fee.

E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:

- (1) the time deadline provided by state law; or
- (2) 30 days after the date of this notice.

☐ This case is not dismissed. The plan term is extended to a total of \_\_\_\_ months; the monthly plan payment amount is changed to \$\_\_\_\_\_ effective.

☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed \_\_\_\_ with / \_\_\_\_ without prejudice, without further notice or hearing.

☐ Other: n/a

BY THE COURT:

  
United States Bankruptcy Judge

Dated: 6/28/2023

Jeffery A. Deller

FILED  
6/28/23 12:22 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Matthew H. Wright  
Susan T. Wright  
Debtors

Case No. 18-10544-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jun 28, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	Matthew H. Wright, Susan T. Wright, 9890 German Road, North East, PA 16428-5802
14856549	Attn: Bankruptcy Dept., Synchrony Bank/Sam's Club, P.O. Box 965060, Orlando, FL 32896-5060
14881301	+ Attn: Bankruptcy Dept., AES/PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
14856540	Attn: Bankruptcy Dept., AES/PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461
14856547	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Jun 29 2023 00:29:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14856541	+ Email/Text: BKelectronicnotices@cenlar.com	Jun 29 2023 00:28:00	AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Trenton, NJ 08618-1430
14890702	+ Email/Text: BKelectronicnotices@cenlar.com	Jun 29 2023 00:28:00	AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14921506	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 29 2023 00:54:36	AmeriHome Mortgage Company, LLC, c/o Midland Mortgage, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14856542	^ MEBN	Jun 29 2023 00:27:20	Diversified Adjustment, Service, Inc., P.O. Box 32145, Minneapolis, MN 55432-0145
14997466	Email/Text: ECMCBKNotices@ecmc.org	Jun 29 2023 00:29:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14856543	^ MEBN	Jun 29 2023 00:28:00	KML Law Group, P.C., Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14856544	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2023 00:54:39	LVNV Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497
14856545	+ Email/Text: Bankruptcy@natfuel.com	Jun 29 2023 00:30:00	National Fuel Gas, 1100 State Street, P.O. Box 2081, Erie, PA 16512-2081
14864154	+ Email/Text: bncnotifications@pheaa.org	Jun 29 2023 00:28:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14856546	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2023 00:39:56	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
14880583	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2023 01:51:01	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14858072	+ Email/PDF: rmscedi@recoverycorp.com		

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		Jun 29 2023 00:54:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14856548	Email/Text: amieg@stcol.com		
		Jun 29 2023 00:28:00	State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716
14883325	+ Email/Text: collections@widgetfinancial.com		
		Jun 29 2023 00:30:00	Widget Federal Credit Union, 2154 E Lake Rd, Erie, PA 16511-1140
14856550	+ Email/Text: collections@widgetfinancial.com		
		Jun 29 2023 00:30:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140
14856551	Email/Text: wci.bankruptcy@windstream.com		
		Jun 29 2023 00:29:00	Windstream Communications Inc., P.O. Box 9001908, Louisville, KY 40290-1908

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for AmeriHome Mortgage Comp
cr		MIDFIRST BANK
cr		MIDLAND MORTGAGE as servicer for AmeriHome Mortgag
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14881302	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDLAND MORTGAGE as servicer for AmeriHome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for AmeriHome Mortgage Company LLC bnicholas@kmlawgroup.com
Michael J. Graml	on behalf of Joint Debtor Susan T. Wright mattorney@neo.rr.com mjgraml@verizon.net
Michael J. Graml	on behalf of Debtor Matthew H. Wright mattorney@neo.rr.com mjgraml@verizon.net
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

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Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 7